# genome

# Your guide to Genome

Your all-in-one finance ecosystem.
Secure, fast, and smart.

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**Step 1**

# Sign up and choose a wallet

**01** Go to my.genome.eu and enter your email address or your phone number.

**02** Create a password and verify your account with a code sent via an email or SMS.

**03** Choose a business wallet if you need to perform corporate financial operations; choose a personal wallet if you plan to use it for personal financial operations.
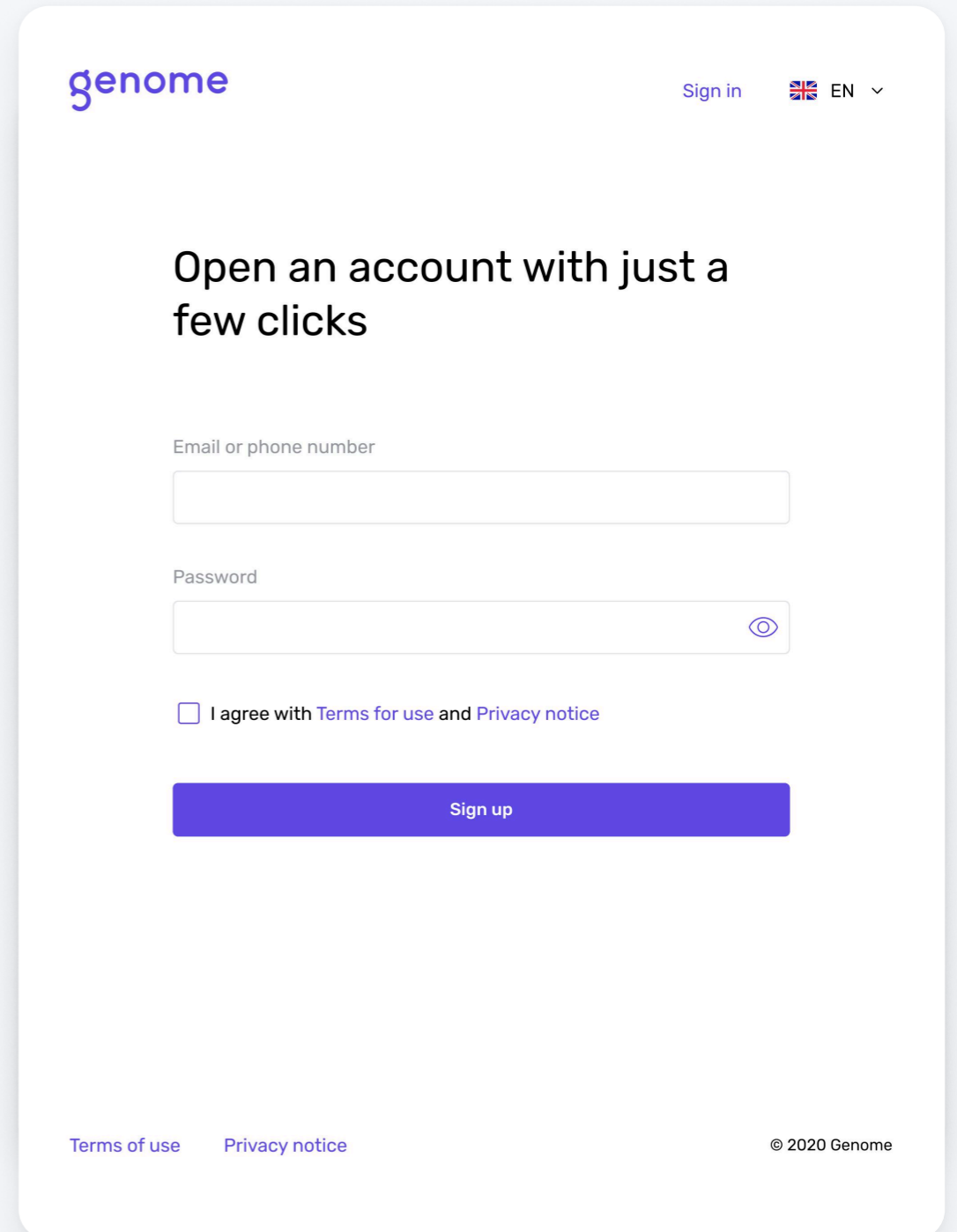
**Step 1**

# Sign up to Genome

## What you need to do:

1. Go to my.genome.eu, enter your email address or your phone number.

2. Create a password (min. 8 characters, an uppercase letter, a lowercase letter, a digit), read, and confirm you agree to the Terms of use and Privacy notice by checking the box.

3. Enter the confirmation code you will receive via email or SMS.

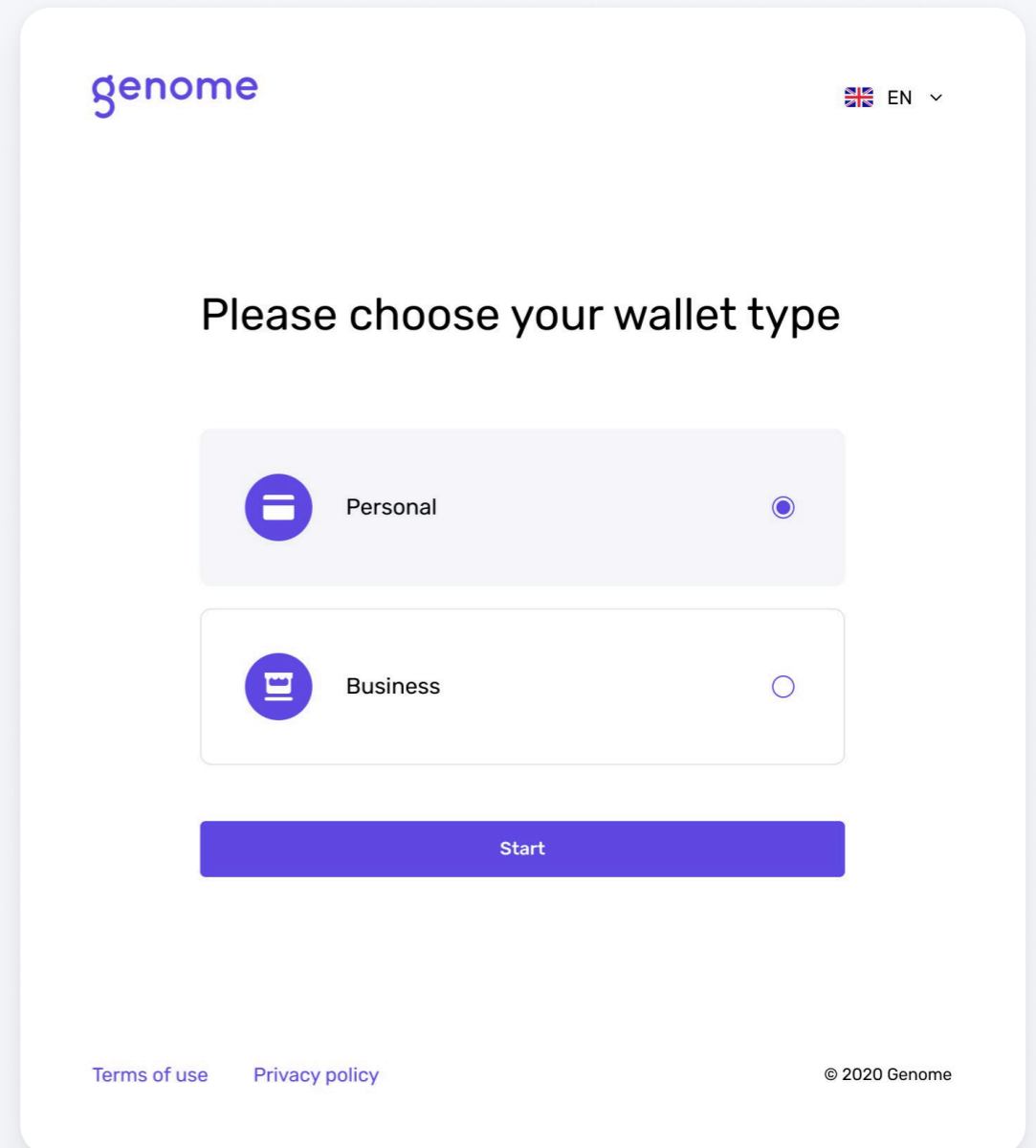ⓘ Please note that you'll need a valid email address or a phone number.

genome

Sign in    🇬🇧 EN ⌄

### Open an account with just a few clicks

Email or phone number

Password 👁

☐ I agree with Terms for use and Privacy notice

**Sign up**

Terms of use        Privacy notice        © 2020 Genome

**Step 1**

# Choose the wallet type

**What you need to do:**

1. Press the Start button to choose a wallet type (check out the descriptions next to the wallet types on the sign-up screen).

2. Select the primary wallet you'll be using: Personal or Business. You'll be able to open another business or a personal wallet later, simply note that to get verified for the business wallet, you need to be the company Director/ CEO or have the Power of Attorney to represent a business. Choose a business option if you plan to open a merchant account with Genome.
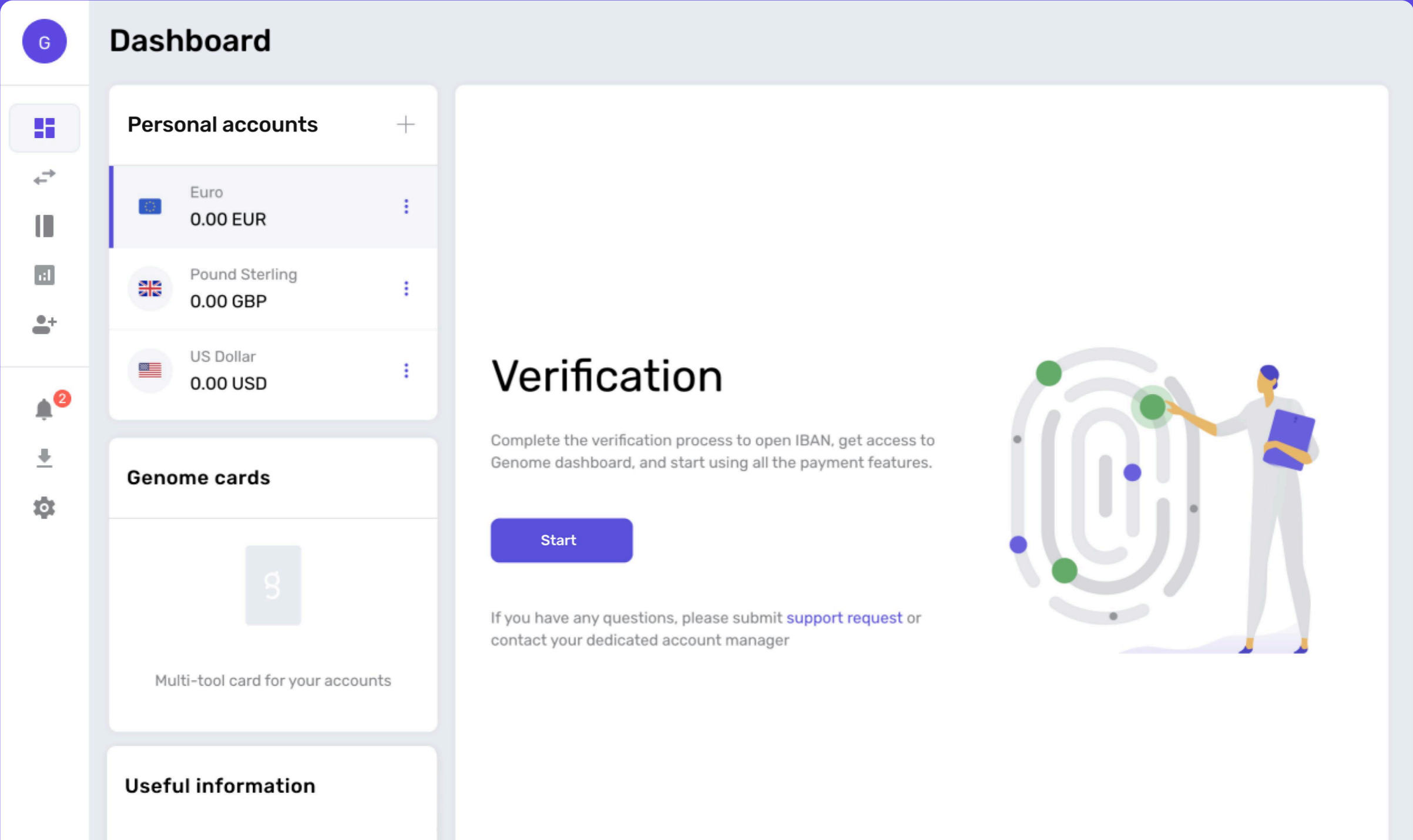
genome

🇬🇧 EN ⌄

## Please choose your wallet type

Personal ⦿

Business ○

Start

Terms of use        Privacy policy                    © 2020 Genome

**Step 1**

# Result:

You can now pass the verification to open your personal or business wallet.

**Step 2**

# Start a personal wallet

**01**     Click the "Start Verification" button.

**02**     Follow the tooltips to fill in the required information and upload your ID or passport.

**03**     Submit the form. That's it! After the review process, your personal wallet will be available and ready to use.
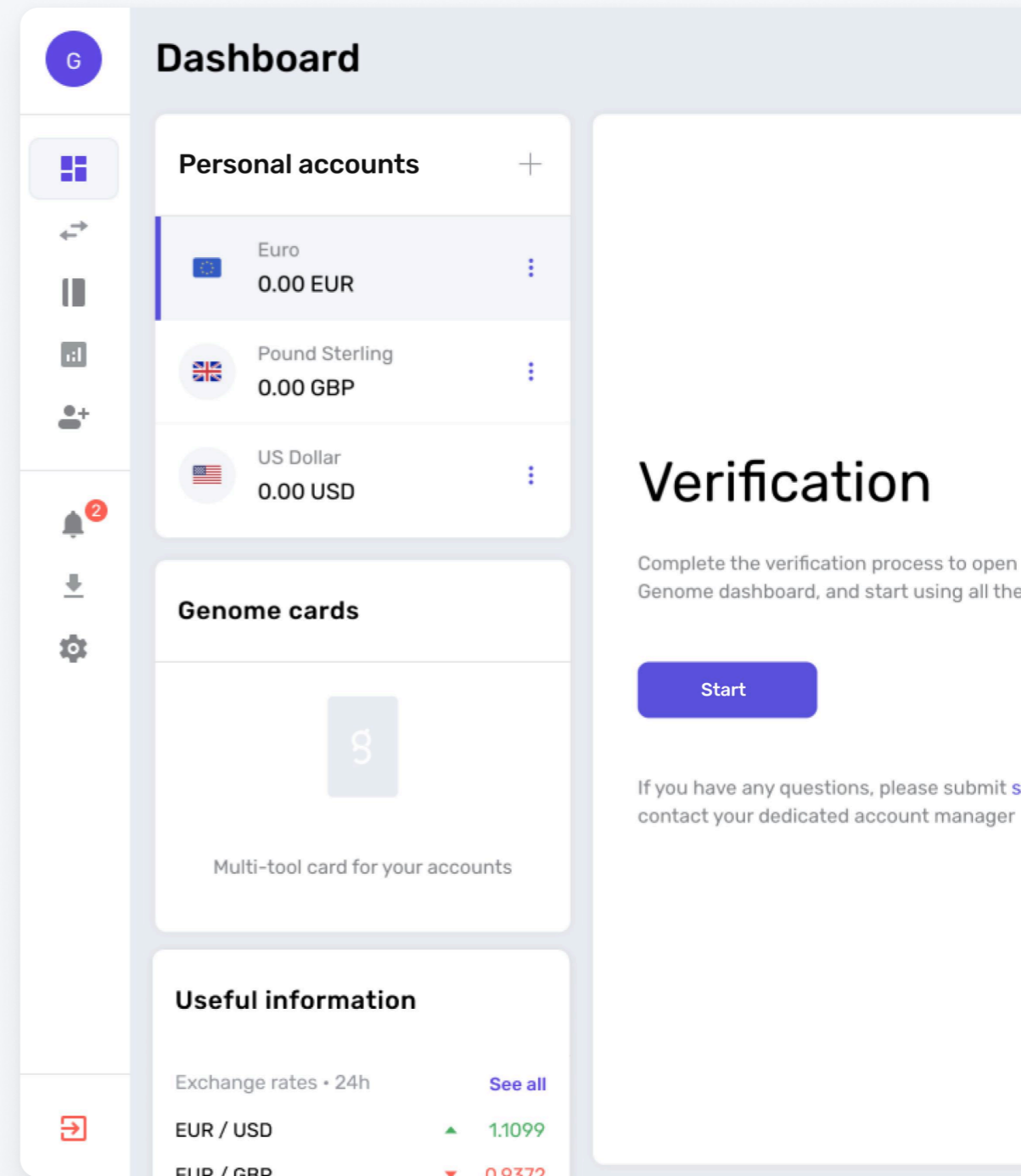
**Step 2**

# Start the verification process

**What you need to do:**

1. If not logged, go to my.genome.eu and sign in to your account.

2. You will start on your Dashboard page. Press the Start button to start the verification process.

ⓘ Please note that you'll need a government-issued identity card, passport or another relevant document to verify your identity.

**Step 2**

# Fill out the form

## What you need to do:

1. Enter your full name, date of birth, and ID details exactly as they appear on your official identification document.

2. Provide your official registration and home address.

3. Enter your Taxpayer Identification Number.

4. Specify your primary purpose for opening an account.

5. List the countries for incoming and outgoing transfers.

### Personal information

To get started, tell us about yourself. Make sure you enter the data that stated on your official ID.

First name

Spell your name exactly as it's shown on your passport or ID card.

Last name

Date of birh

DD/MM/YYYY

☐ I confirm that me, my immediate family members and close associates are not Politically Exposed Persons

Next    Continue later

**Step 2**

# Verify your identity

## What you need to do:

1. Begin the identity verification process and follow the steps to complete it with the necessary document.

ⓘ Please make sure:
   - Provide only the selected document type;
   - Only the original document must be presented;
   - Make sure your details are clear to read, with no blur or glare;
   - During the video verification you must be alone;
   - Carefully follow the steps on the screen while recording a selfie video.

← ✕

### Identity verification

Kindly note that, to successfully join Genome, you have to complete the following actions correctly:

⊙ During the video verification, you must be alone

◉ Don't smile and remove everything obscuring your face (e.g. glasses, hats, scarves)

▯ While recording a selfie video, carefully follow the steps on the screen

By clicking the button, you agree that you will be redirected to Onfido's app page and give consent for processing your personal data, including biometric data. Learn more about Onfido's Privacy Policy.

Next     Continue later

**Step 2**

# Verify your identity

1. Select the document type

2. Make sure to use your phone. Take a picture of your ID and follow the verification steps



### Choose your document

It must be an official photo ID

**Passport**
Photo page

>

**Identity card**
Front and back

>

**Residence permit**
Front and back

>

onfido | Real Identity



### Continue on your phone

Here's how to do it:

Send a secure link to your phone

Open the link and complete the tasks

Check back here to finish the submission

Get secure link

onfido | Real Identity

**Step 2**

# Verify your identity

3. Scan the QR code with your phone / receive an SMS with a link, or copy the URL and paste it into your mobile phone browser

4. Don't close the popup window in the web interface on my.genome.eu while you are passing the verification steps on your phone

**Step 2**

# Verify your identity

**What you need to do:**

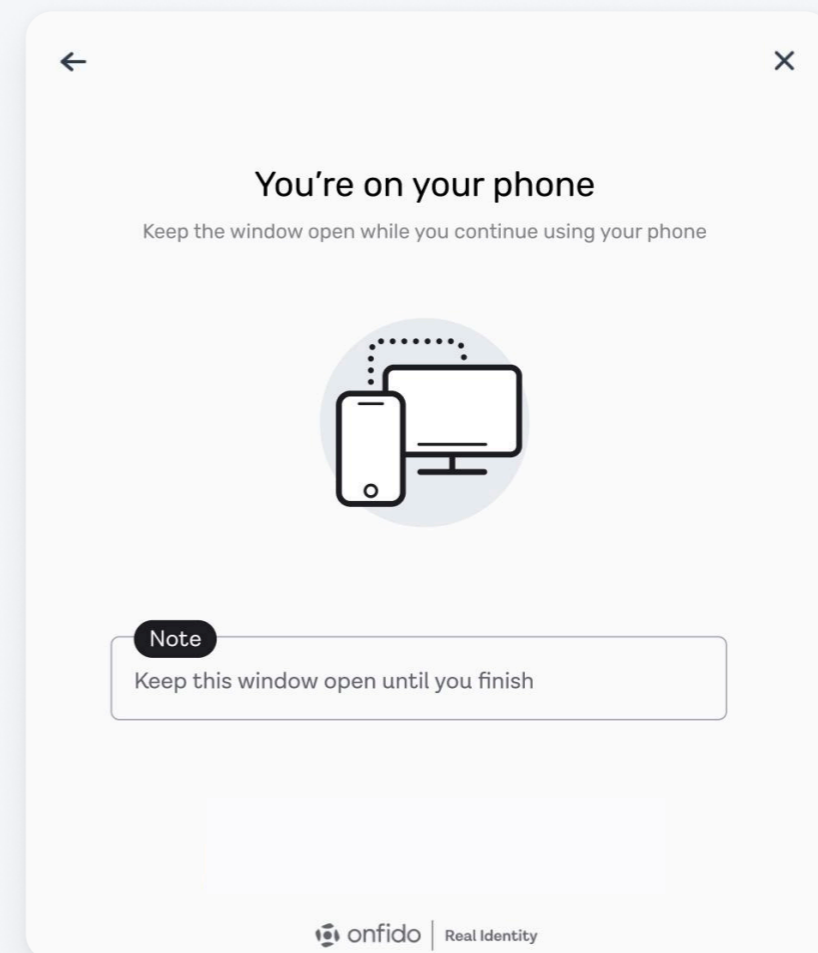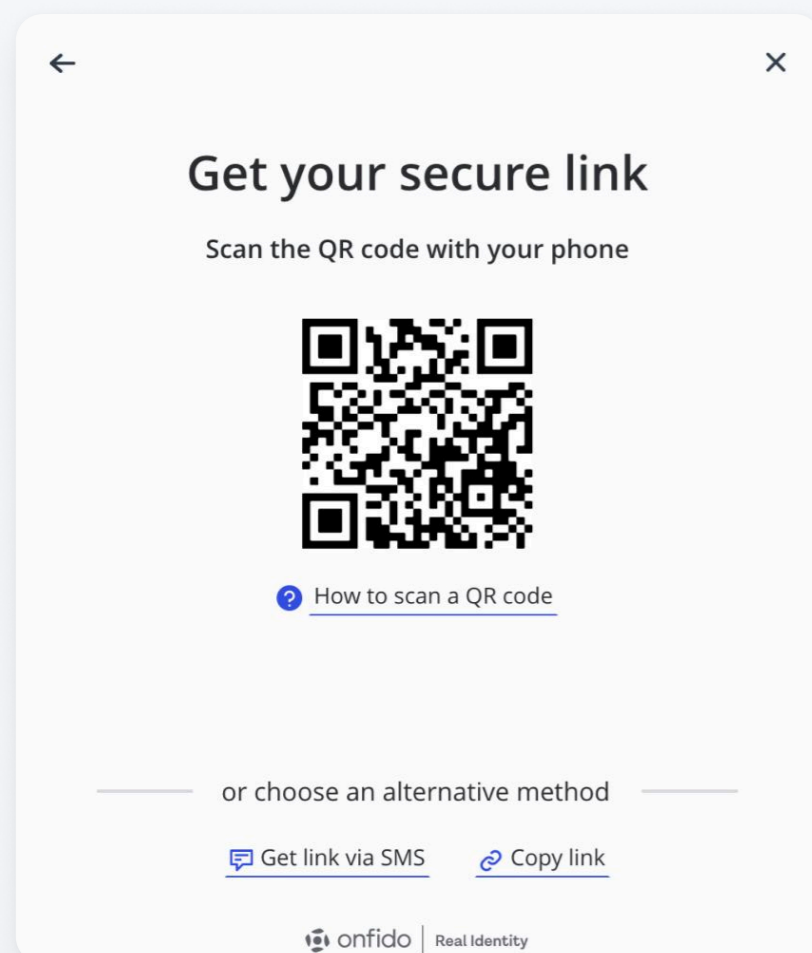1. Follow the instructions carefully when taking an identity document photo and recording a selfie video.

2. After completing the steps on your phone, you will see a Success screen on the web interface on my.genome.eu.

3. If the verification is successful, you will receive confirmation, and a personal IBAN account will be opened automatically.

ⓘ If you need to open a business wallet, continue following the next step in this guide.

**Step 2**

# Result: a personal wallet

**Possibilities unlocked:**

- A EUR IBAN account ready to use and account top-up features;
- Send low-cost money transfers to bank accounts in Europe (SEPA Credit and Instant Transfers) and free internal instant transfers within Genome;
- Open multi-currency accounts;
- Exchange currencies instantly;
- Order virtual and physical Visa debit cards;
- You can now apply to open a business wallet.

**Note:**

Some users may be required to verify the source of funds to complete the personal verification, see Step 5 for more details.

**Step 3**

# Start a business wallet

**01**  Click the Start verification button on the Dashboard screen when logged in to my.genome.eu

**02**  Follow the tooltips to fill in the required information. For business verification, you will need a company registration certificate or its electronic equivalent, owner/director or a valid representative scanned document.

**03**  If the verification is successful, you will receive a confirmation, and your business wallet will be opened automatically.
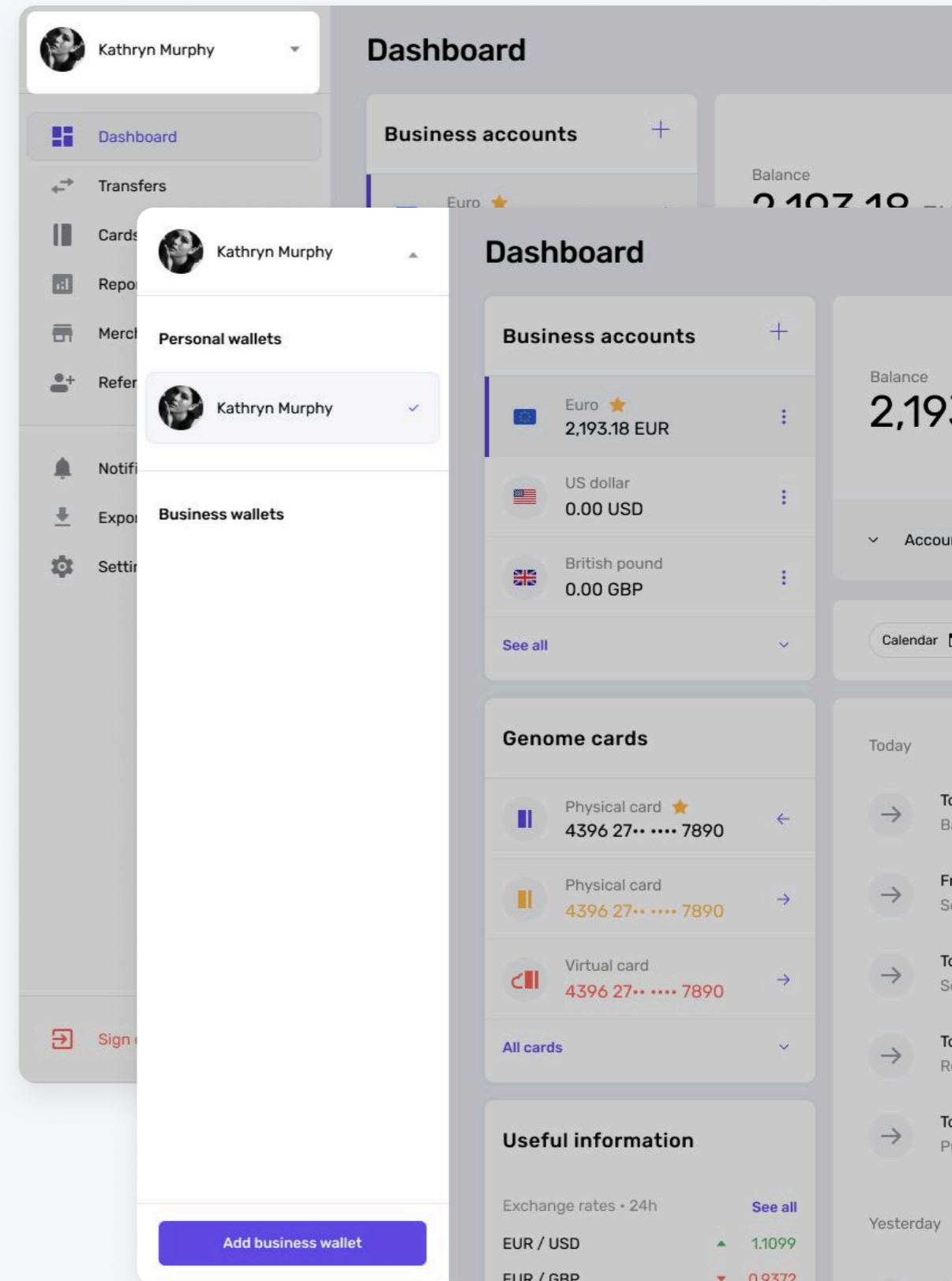
**Step 3**

# Choose your business wallet in the sidebar

**You will need:**

1. Enter general information about your business.

2. Provide a company registration certificate or its electronic equivalent.

3. Document listing you as an owner/director or a valid representative.

ⓘ   Please note that after the registration (Step 1), you must pass the verification steps for a personal wallet (Step 2), as shown previously, if you want to open a business wallet.

**Step 3**

# Start the business verification

**What you need to do:**

1.  If not logged in, go to my.genome.eu and sign in.

2.  You will start on your Dashboard page. Press the Start button to begin the verification process.

> (i) If you've opened a personal wallet (Step 2) previously, you will simply continue the business wallet registration process. No need to re-enter the personal info.

**Step 3**

# Fill out the form

**What you need to do:**

1. Fill out details about your company, including its industry, main and secondary business activities, employee count, and business model.

2. Provide financial details such as your business's turnover amount, transaction volume, and main partners and customers.

### Business type

Fill in details about your company, including its industry, main and secondary business activities, employee count, and business model.

Business type

Select ⌄

Primary business activity

Select ⌄

Number of employees

Should include outsourced employees

### Participation in public procurement

Has your company participated or planning to participate in public procurement within 3 years?

◯ Yes    ◯ No

Next    Continue later

**Step 3**

# Fill out the form

## What you need to do:

1. Provide your general and registration details, ensuring they match your registration certificate.

2 Enter your company's tax residency and Tax Identification Number (TIN).

3. Indicate reasons for opening a Genome account, and specify the countries for incoming and outgoing transfers.

**Business registration details**

Please, provide your company general and registration details. Make sure they are the same as on your registration certificate.

Company name

Registration number

VAT number (optional)

Company email

Credentials for the test account ⓘ

Characters left 256

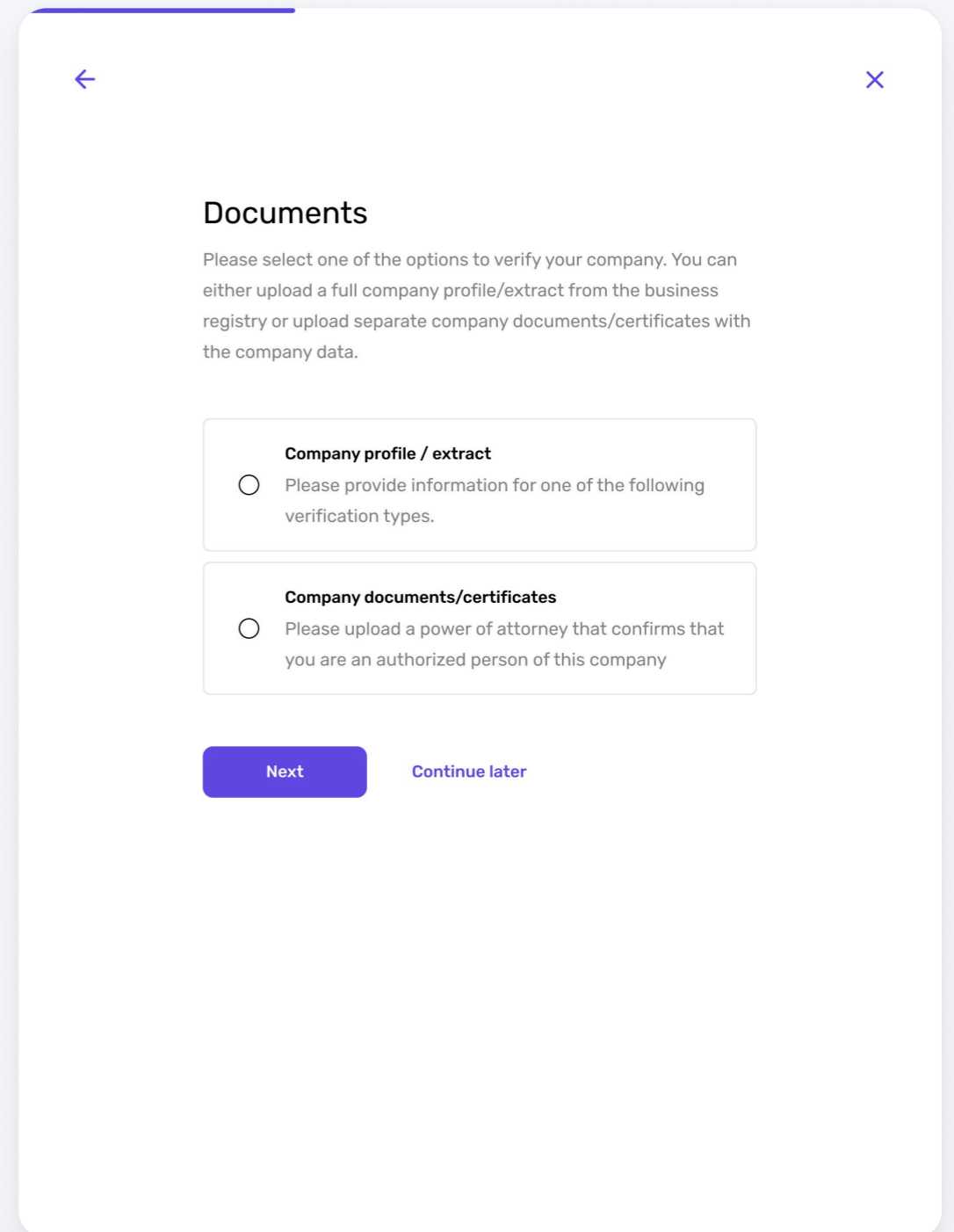Add another website

Next          Continue later

**Step 3**

# Upload your documents

**What you need to do:**

1. Select one of the options to verify your company. You can either upload a full company profile/ extract from the business registry or upload separate company documents/certificates with the company data.

2. You can also choose to submit a link to your company's profile on the official business registry's website.

> (i) Please note that if the business registry in your country is not public, all documents (their content) should be verified by a notary and apostilled/legalized.

## Documents

Please select one of the options to verify your company. You can either upload a full company profile/extract from the business registry or upload separate company documents/certificates with the company data.

○ **Company profile / extract**
Please provide information for one of the following verification types.

○ **Company documents/certificates**
Please upload a power of attorney that confirms that you are an authorized person of this company

[ Next ]    **Continue later**

**Step 3**

# Fill out the ownership structure

**What you need to do:**

1. If your company has two or more owners, you need to fill out the required information about them, whether it's a person or another company.

ⓘ Please indicate all persons (natural or other legal) who control this legal person directly or own 25% or more shares / voting rights

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← ✕

### Add shareholders

Please indicate all shareholders with a stake of 25% and more, or add the largest 3 ones.
If the business is directly controlled by other companies you need to add them and their individual shareholders.

**How to add shareholder?**

Final beneficial ownership: 0%

🏛 Add shareholder to
Astra Limited ⊕

🏛 Leannon and Sons  50%

🏛 Americas Insurance Company  96%

**Next**    **Continue later**

# Result: a business wallet

**Possibilities unlocked:**

- Send business-related money transfers to other bank accounts worldwide (SWIFT, SEPA) and instant internal Genome transfers, make mass payouts;
- Open multi-currency accounts in EUR, GBP, USD, and other currencies;
- Share access to your wallet with employees to run it together;
- Get a security token for an additional level of protection for outgoing payments;
- Order corporate virtual and physical Visa cards;
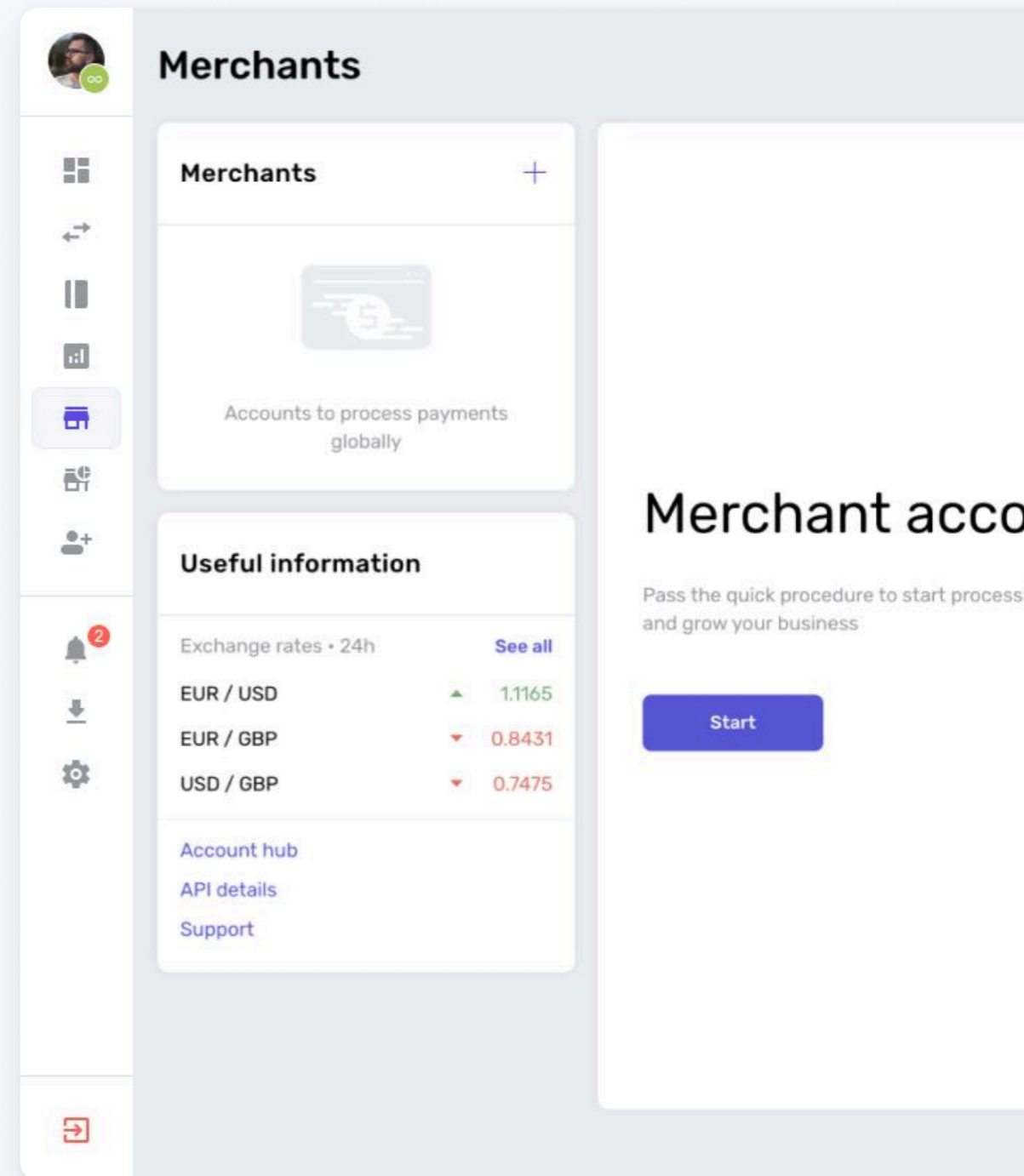- You can now apply for a merchant account(s).

# Open a merchant account

**01**  Click the Start button on the Merchants tab when logged in to your business wallet.

**02**  Follow the tooltips to fill in the required information. For merchant account, you will need a Proof of Domain Ownership, Processing and Chargeback Statement from the previous processor for 6 months.

**03**  If the verification is successful, you will receive a confirmation, and your merchant account will be ready for processing.

**Step 4**

# Start the merchant registration

**What you need to do:**

1. If not logged, go to my.genome.eu and sign in to your account.

2. You will start at your Dashboard page. Check the left panel and click on the Merchant tab.

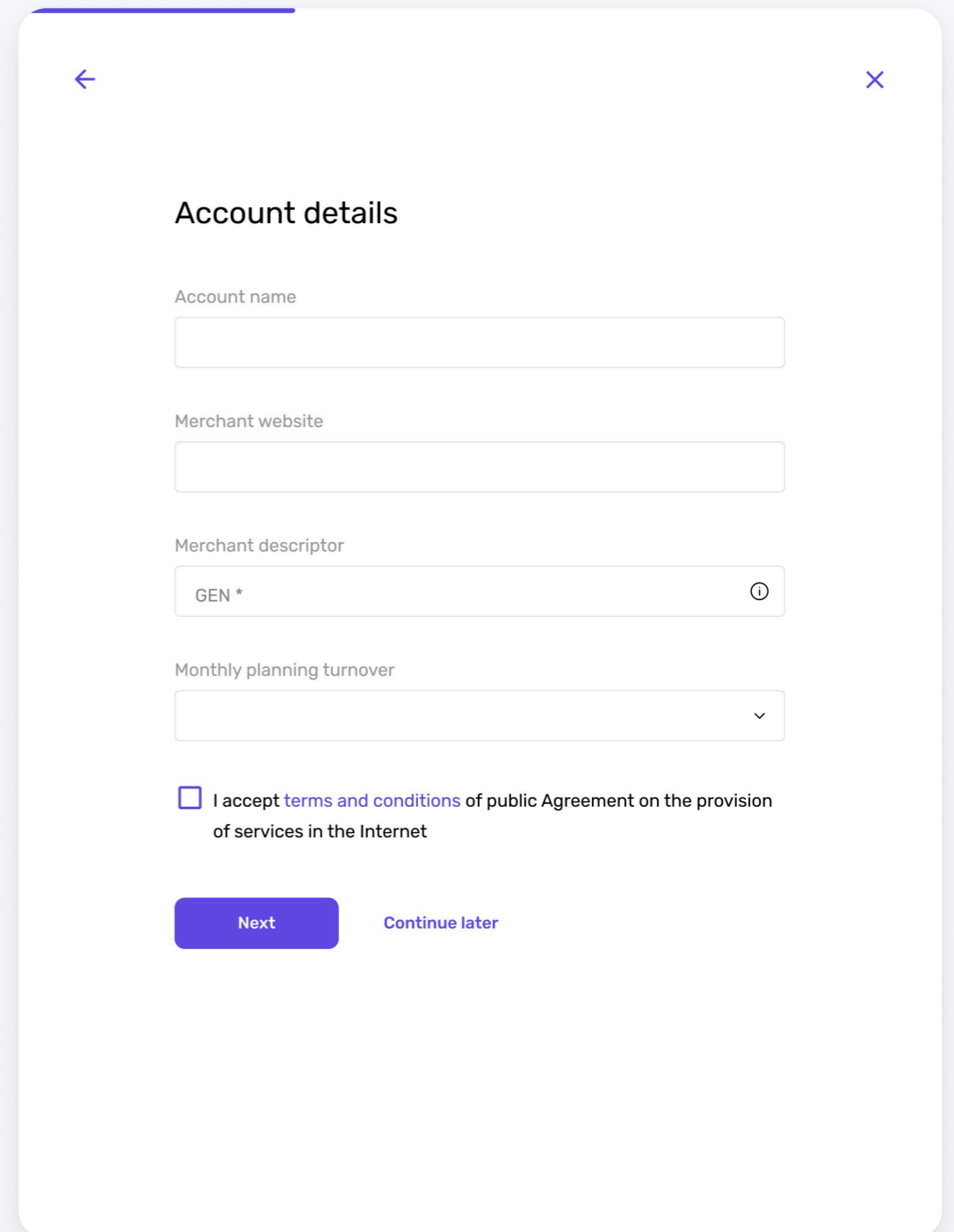3. Press the Start button to begin the opening process.

**Step 4**

# Fill out the form

## What you need to do:

1. Fill out your account details, including the merchant website and monthly planned turnover and agree to Terms and Conditions by checking the box and clicking the Next step button.

2. You can set and add your processing currencies with preferable settlement accounts in Genome.

### Account details

Account name

Merchant website

Merchant descriptor

GEN *

ⓘ

Monthly planning turnover

☐ I accept terms and conditions of public Agreement on the provision of services in the Internet
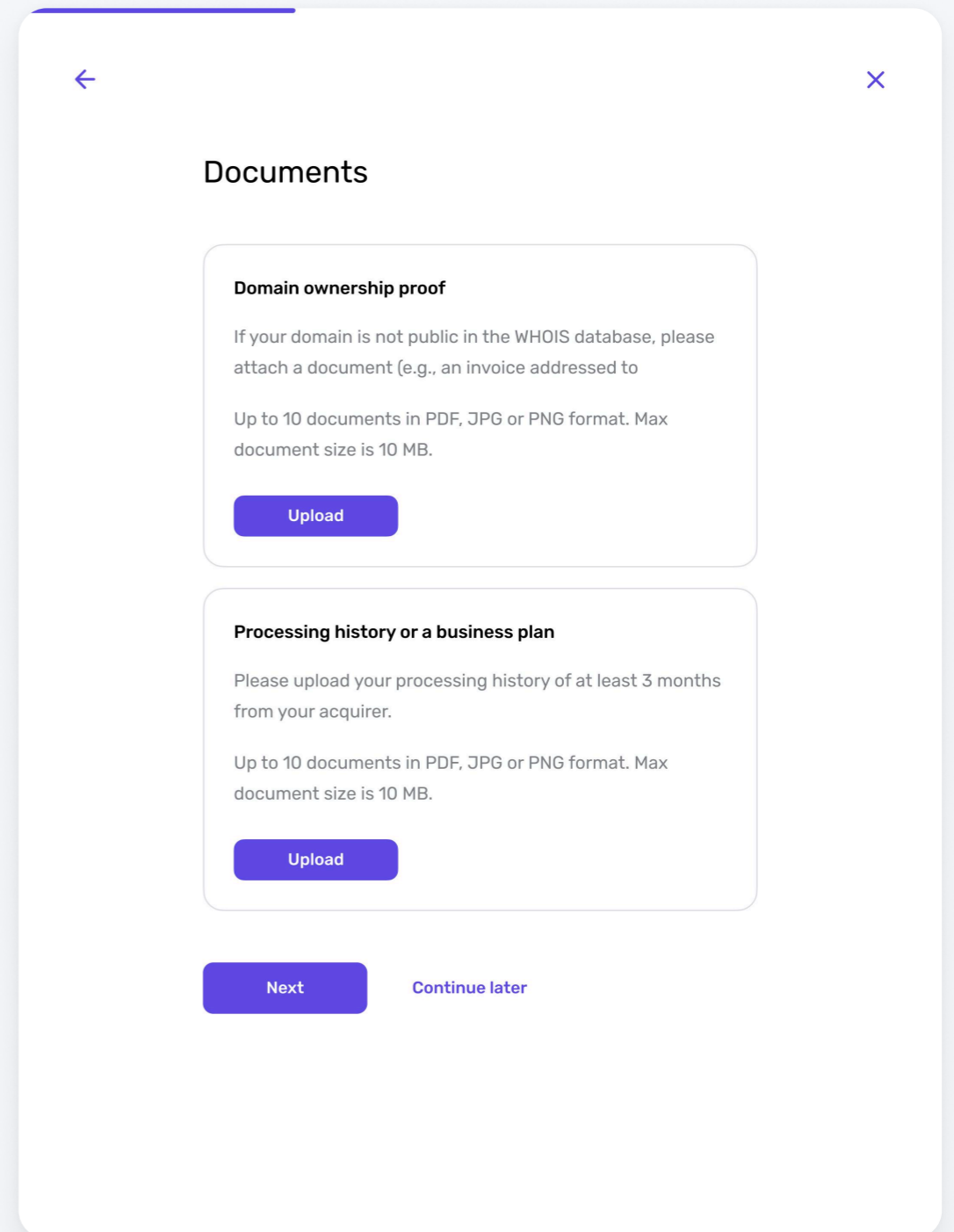
Next      Continue later

**Step 4**

# Upload documents

**What you need to do:**

Business wallet owners who want to add a merchant will need to select and upload files:

1. Merchant domain ownership proof

2. Processing history for the last 3 months or a business plan

3. Fulfillment/supply agreement (optional)

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### Documents

**Domain ownership proof**

If your domain is not public in the WHOIS database, please attach a document (e.g., an invoice addressed to

Up to 10 documents in PDF, JPG or PNG format. Max document size is 10 MB.

Upload

**Processing history or a business plan**

Please upload your processing history of at least 3 months from your acquirer.

Up to 10 documents in PDF, JPG or PNG format. Max document size is 10 MB.

Upload

Next        Continue later

# Result: a merchant account

**Possibilities unlocked:**

- Start multiple merchant accounts;
- Merchant account identifier and password issued;
- Accept cards and 40+ alternative payments on your website;
- Get payments from customers in over 20 currencies;
- Make mass payouts;
- Access multiple CMS plugins for e-commerce platforms;
- Receive in-depth reports and analytical metrics;
- Mobile SDK.

**Step 5**

# Increase wallet limits

**01**        Click the "Increase limits" button on the Limits page in the Settings tab when logged in to your wallet.

**02**        Follow the tooltips to fill in the required information about Source of funds, Employment Status and expected income for the personal account.
And Planned turnover and Previous turnover for the business account.

**03**        If the request is successful, you will receive a confirmation, and your wallet limits will be increased automatically.
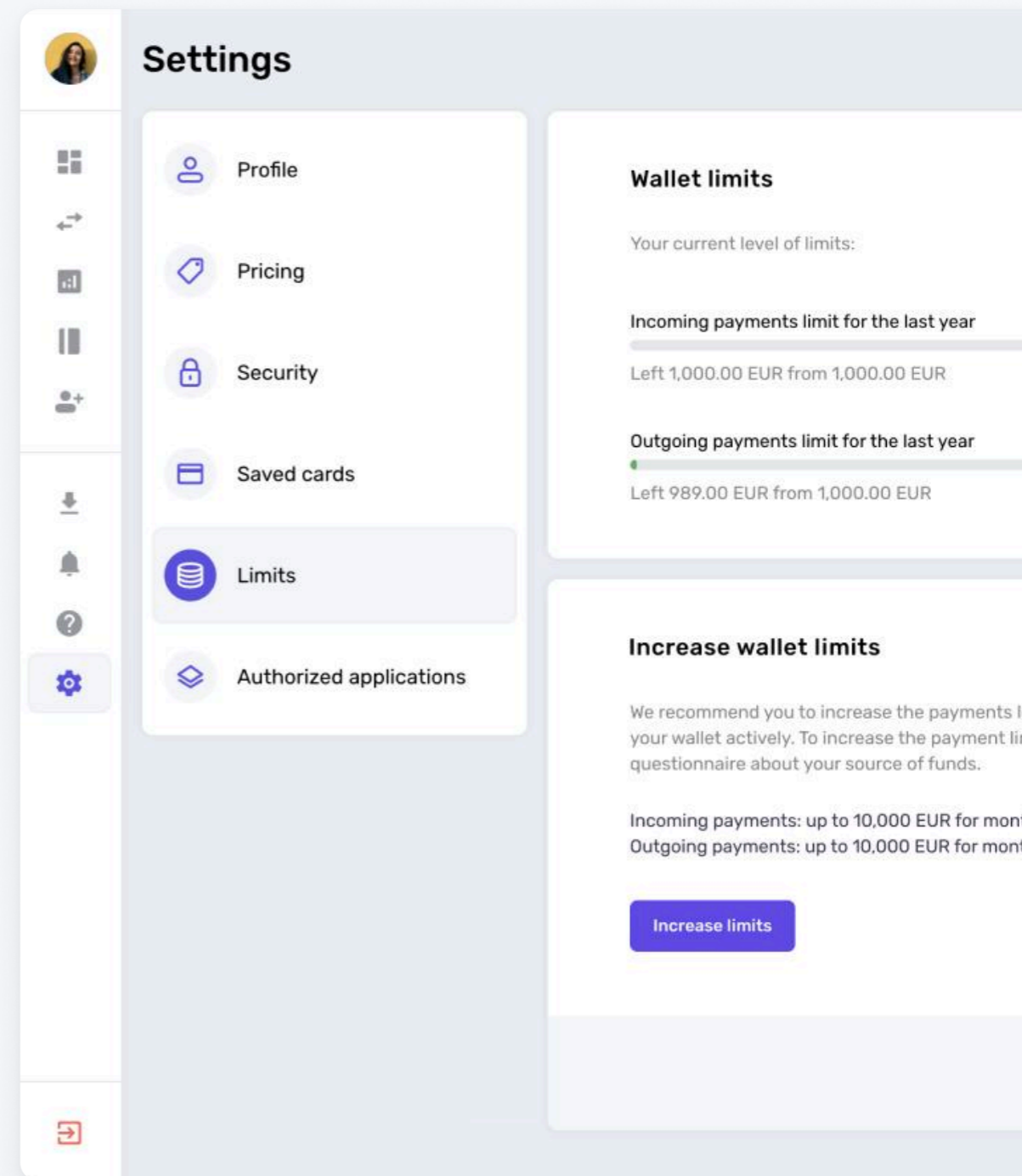
**Step 5**

# Start the wallet limits increase request

**What you need to do:**

1. If not logged, go to my.genome.eu and sign in to your account.

2. You will start at your Dashboard page. Check the left panel and click on the Settings tab.

3. Click the the Limits tab and press the "Increase limits" button to begin the process.

> ⓘ Note that you can increase your personal or business wallet limits by selecting the desired wallet.
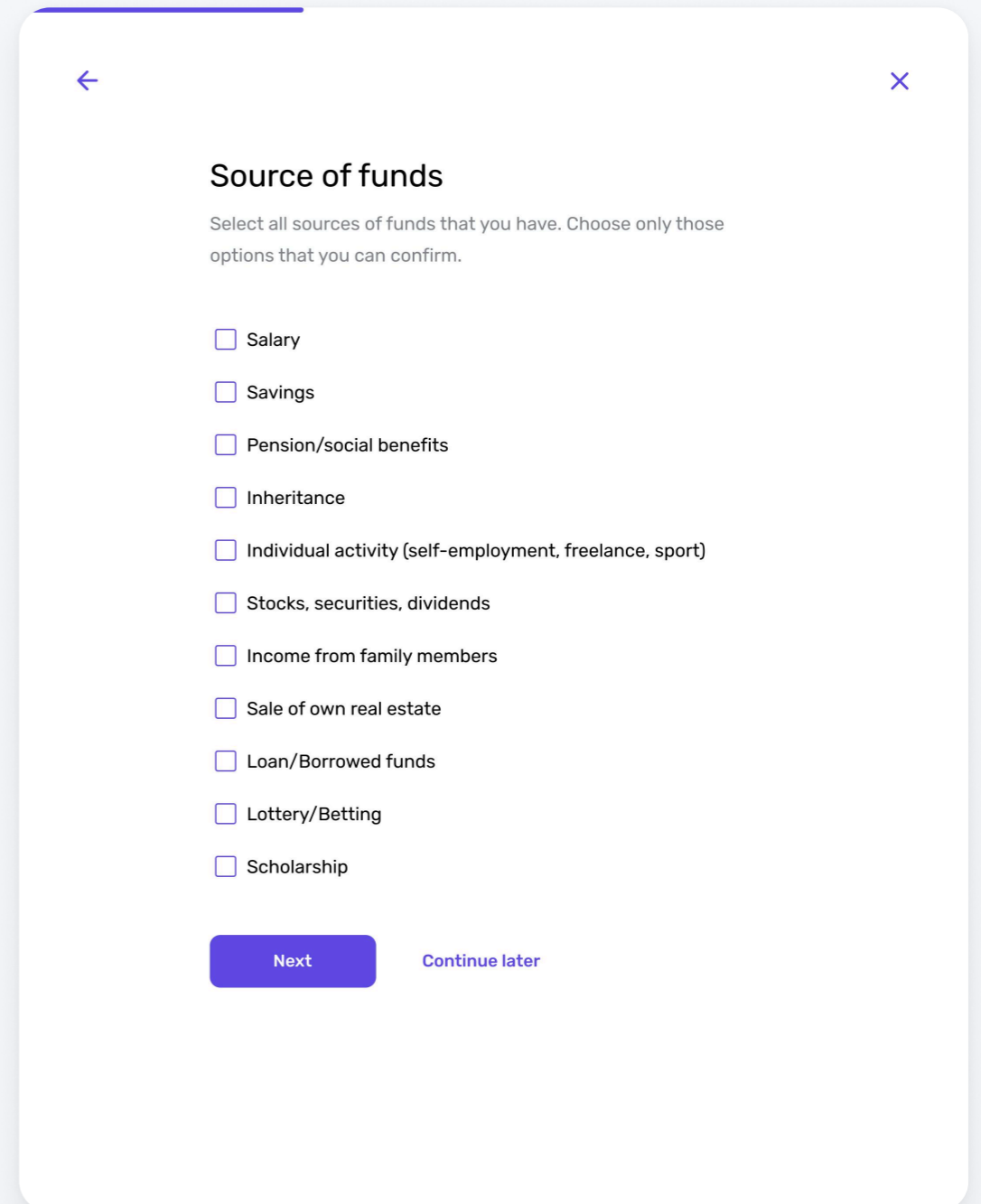
**Step 5**

# Fill out the form for the Personal wallet

## What you need to do:

1. Confirm that you are using the wallet for your personal needs.

2. Fill out your Source of funds, Employment Status including the Employment Position and Field of activity.

3. Provide details regarding your Expected income, Transaction activity, and attach Turnover confirmation documents.

4. Mark countries for incoming and outgoing transfers on your personal account.

### Source of funds

Select all sources of funds that you have. Choose only those options that you can confirm.

- [ ] Salary
- [ ] Savings
- [ ] Pension/social benefits
- [ ] Inheritance
- [ ] Individual activity (self-employment, freelance, sport)
- [ ] Stocks, securities, dividends
- [ ] Income from family members
- [ ] Sale of own real estate
- [ ] Loan/Borrowed funds
- [ ] Lottery/Betting
- [ ] Scholarship

**Next**     **Continue later**

# Fill out the form for the Business wallet

## What you need to do:

1.  Select your Planned turnover, and fill in Turnover description including the Turnover confirmation documents.

2.  Provide details regarding your expected transaction activity.

3.  Provide information about Previous turnover and optionally upload Annual turnover statement.

4.  Indicate countries for incoming and outgoing transfers on your business account.

### Previous turnover

Please indicate the company's turnover for the previous year and, if possible, provide financial statements for the last reporting period (not necessarily for the last year).

Previous turnover amount

| 0 | EUR ⓘ |

**Financial statement (Optional)**

Up to 5 documents in PDF, JPG or PNG format. Max document size is 5 MB.

Upload

Next    Continue later

**Step 5**

# Result: increased wallet limits

**Possibilities unlocked:**

- For personal wallets, changed from a yearly based model to a monthly based model;
- Send and receive money with higher monthly limits;
- Ability to increase single and daily card limits for ATM withdrawals, in-store and online payments.

# Have questions?

## Contact us.

FAQ DUK

Fill in contact form

Write to us  support@genome.eu